Housing and Population Monitoring Report

Jan.- Dec. 1983

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URBAN DOCUMENTATION CENTRE
RESEARCH UNIT FOR URBAN STUDIES
McMASTER UNIVERSITY
HAMILTON, ONTARIO

Planning and Development Department
Hamilton-Wentworth Region

005967

REGIONAL HOUSING AND POPULATION MONITORING REPORT

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SUMMARY

The Housing and Population Monitoring Report concluded that:

- From 1980 to 1982, the population of Hamilton-Wentworth increased by 4,140 (1.0%) to a total of 414,643.
- There have been 1,815 housing unit completions in Hamilton-Wentworth during 1983. This is an increase of 639 units over the 1982 level.
- There were only 188 new apartment units constructed in 1983. The Regional Housing Statement specifies an annual target of 1,044 apartment units.
- The cost of rental accommodation and lower market housing in Hamilton-Wentworth is generally less than in other major urban centres in Ontario.
- The vacancy rate for apartment units in the Hamilton-Wentworth area decreased to 0.8% by October, 1983.
- As of December 31, 1983, there were 8,944 vacant lots available for single family, semi-detached, row and apartment units in registered and draft approved plans of subdivision. This is considered to be an adequate supply.
- The end of additional funding for the Ontario Home Renewal Program has resulted in a decrease in the availability of home renewal assistance.
- The majority of new assisted housing in Hamilton-Wentworth is being provided from the private non-profit program. In 1983, a net total of 356 units were added to the assisted housing inventory. A total of 53 former rent supplement units were withdrawn from the program.

1.0 INTRODUCTION

On April 6, 1982, Hamilton-Wentworth adopted a comprehensive update of the Region's Housing requirements.

This update specified an annual target of 2,900 residential units with a mix of:

single family	1,508	52%
semi-detached	145	5%
rows	203	7%
apartments	1,044	36%

The update also recognized the need for the production of assisted family units, encouraging the rehabilitation of existing housing stock, as well as to continue monitoring the housing field.

This is the ninth monitoring report presented to the Planning and Development Committee and covers the period of January 1, 1983 to December 31, 1983. The purpose of this report is to examine the housing market in 1983 and to evaluate its performance in light of Regional housing policies. In addition to the housing information, population and household characteristics are also examined.

Due to a change in Ministry of Revenue policies, population information will only be available in election years. Therefore, the latest population information available was collected in 1982. New population information will be available in 1985 and will be reported in the 1985 Housing and Population Monitoring Report.

2.0 POPULATION AND HOUSEHOLDS

In past years, population and household information for Hamilton-Wentworth was taken from annual reports produced by the Ministry of Revenue, Assessment Services Division. However, due to Ministry policies, population information will now only be collected during those years in which a municipal election occurs. Population information will not be available until the next municipal elections in 1985.

However, certain trends noted in the 1982 Housing and Population Monitoring Report are expected to have continued in 1983.

2.1 Population

The last known population figure for Hamilton-Wentworth was 414,643 in 1982. This was an increase of 4,140 (1.0%) over 1980 levels. Population growth in Hamilton-Wentworth has been modest in recent years. Recently, the trend of a declining rate of natural increase (births-deaths) has reversed and an increase in the rate has occurred. However, this rise in the rate of natural increase will probably not be sustained as it is likely due to the movement of the majority of the "baby-boom" generation into the peak child bearing age. When this "bulge" in the population passes the child bearing age there will likely be a decline in the rate of natural increase. Hamilton-Wentworth has continued to experience a net loss of population due to migration out of the Region. Past trends indicate continued growth in the 25-34 age group which has a high tendency to form new households, as well in the over 55 age group.

2.3 Conclusions - Population and Households

Although 1983 population figures are unavailable, recent trends in population and household characteristics indicate a continued demand for a variety of housing units. During those future years in which population and household information is available, a detailed examination of trends will be undertaken in the annual monitoring reports.

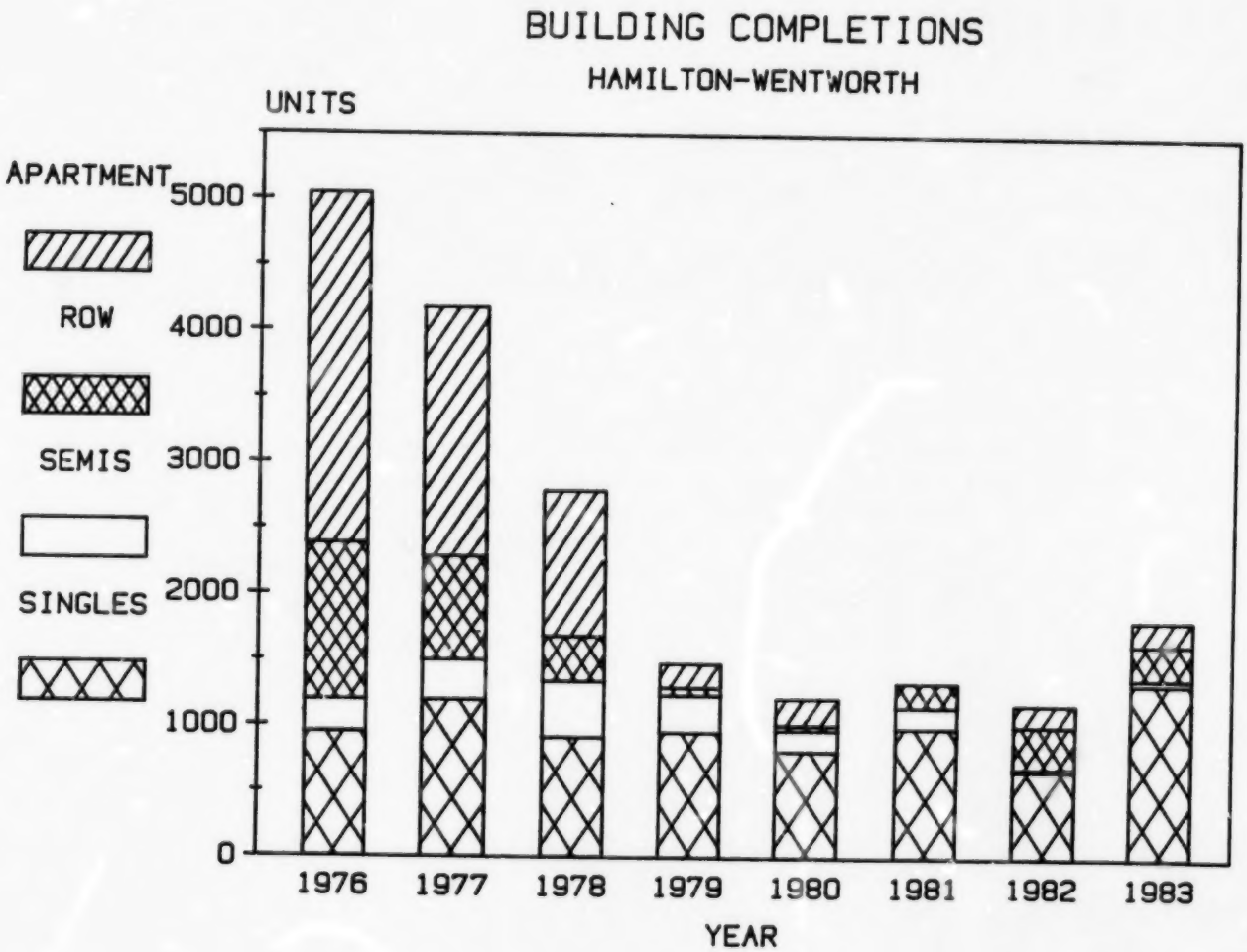
3.0 HOUSING PRODUCTION

3.1 Housing Production by Type

The average annual housing production target for Hamilton-Wentworth is 2,900 housing units, as established by Council in April, 1982. Table 3.1 shows the estimated required mix of these new units.

As shown in Figure 3.1, a total of 1,815 new housing units became available for occupancy in 1983. This is a significant increase in housing production over the 1,176 units completed in 1982.

Figure 3.1



Source: Canada Mortgage and Housing Corporation

Table 3.1

1983 PRODUCTION OF HOUSING UNITS

HAMILTON-WENTWORTH

Estimated Annual Unit Type	New Housing Units Target	Total Completed in 1983	Completed Jan.-June 1983	Completed July-Dec. 1983
Single Family	1,508 (52%)	1,332(62%)	451	881
Semi-detached	145 (5%)	46 (3%)	8	38
Row	203 (7%)	249(14%)	144	105
Apartment	1,044 (36%)	188 (10%)	120	68
Total	2,900 (100%)	1,815 (100%)	723	1,092

Source: Canada Mortgage and Housing Corporation

As shown in Table 3.1, the production of housing units in 1983 was close to the targets set except for apartment units. (It should also be noted that 1983 marked the first annual increase in housing completions since 1978). Rent controls, relatively low rents and uncertain interest rates have contributed to the low number of apartment completions.

3.2 Existing Housing Stock

The estimated 1983 inventory of housing units in Hamilton-Wentworth is shown in Table 3.2. The Table shows that Dundas, Hamilton and Stoney Creek offer a complete range of housing types, while the other Area Municipalities contain mainly single family homes.

REGIONAL HOUSING DISTRIBUTION - 1983*

MUNICIPALITY	SINGLES		SEMIS		ROW		APARTMENTS		OTHER		TOTAL
ANCASTER	4,762	96%	39	0%	64	1%	76	2%	37	0%	4,978
DUNDAS	4,834	69%	38	1%	461	7%	1,790	25%	14	0%	7,037
FLAMBOROUGH	6,987	88%	37	0%	57	1%	670	8%	206	3%	7,957
GLANBROOK	2,885	97%	18	1%	0	0%	56	2%	6	0%	2,965
HAMILTON	58,146	48%	4,472	4%	7,001	6%	51,378	42%	455	0%	121,452
STONEY CREEK	9,414	72%	454	3%	451	3%	2,331	18%	340	3%	12,990
TOTAL REGION	87,028	55%	5,058	3%	8,034	5%	56,301	36%	1,058	1%	157,379

*Estimated

Source: Wentworth Regional Assessment, Ministry of Revenue

3.3 Conclusions - Housing Production

In 1983, the production of new residential units was 37% less than the housing targets. In particular, the construction of apartment units has been substantially below the estimated requirements. However, the increase in housing completions in 1983 is encouraging and is the first increase since 1978.

4.0 RESIDENTIAL LOT INVENTORY

The majority of residential land available for development, particularly for single family and semi-detached homes, is within plans of subdivision, although there is additional potential for residential development via severances. In most cases, the construction of row and apartment units occurs on existing blocks of lands where appropriate Official Plan designations and zonings are in place. These lands are not part of this inventory due to the lack of available information. Significant opportunity for this type of development presently exists in the Region.

4.1 Plans of Subdivision

Plans of subdivision go through a three stage process before they are ready to be developed. The plans are submitted for consideration, then draft approved with conditions, and are finally registered when conditions are met.

As shown in Table 4.1, during 1983 there were a total of 900 lots registered in plans of subdivision, of which 712 (79%) were lots for singles. No registrations were recorded for row and apartment type units in blocks within plans of subdivision.

Table 4.1

LOTS AND UNITS IN BLOCKS WITHIN PLANS OF SUBDIVISION

PROCESSED DURING

Total 1983/
January 1 to June 30, 1983/
July 1 to December 31, 1983

	REGISTERED	DRAFT APPROVED	UNDER CONSIDERATION*
Single	712/234/478	759/244/ 515	533
Semi	188/52 /136	122/ 0/ 122	38
Row	0/ 0 / 0	437/ 0/ 437	0
Apartment	0/ 0 / 0	403/ 0/ 403	0
Total	900/286/614	1,721/244/1,477	789

Source: Hamilton-Wentworth Planning and Development Department, Development Division

*As Of December 31, 1983

As shown in Table 4.2, as of December 31, 1983, there were a total of 6,696 lots in all draft approved plans of subdivision compared to 5,602 in December 31, 1982. During 1983, 1,721 lots were draft approved compared to 789 lots in 1982.

There was a total of 2,442 lots in all plans of subdivision under consideration as of December 31, 1983 compared to 3,040 lots in December 31, 1982.

4.2 Vacant Lots in Registered Plans

A number of changes have been made to the base of the vacant lot inventory that has been reported in previous years. The figures shown in Table 4.2 should be more accurate than the figures previously reported. Therefore, vacant lots figures shown in this report should not be compared to the figures shown in previous years.

Table 4.2 shows that, based on the target of a three year short term supply, there is an adequate supply of vacant lots existing within the Region. Although it appears that there is a shortfall of vacant land for apartment construction, sufficient land exists in lands outside of newly registered or submitted plans.

There is an excess supply of lots for semi-detached and row units in the Region. Compared to the targets, there is a seven year supply of lots for semis and row units.

Table 4.2

VACANT LOTS AND UNITS IN BLOCKS IN PLANS OF SUBDIVISION

AS OF DECEMBER 31, 1983

UNIT MIX	VACANT LOTS IN ALL REGISTERED PLANS	LOTS IN ALL DRAFT APPROVED PLANS	TOTAL SUPPLY	ANNUAL TARGET	YEARS OF SUPPLY
Single	1,689	3,842	5,531	1,508	3.7
Semi	196	937	1,133	145	7.8
Row	231	1,204	1,435	203	7.1
Apartments*	132	713	845	1,044	0.8
Total	2,248	6,696	8,944	2,900	3.1

Source: Hamilton-Wentworth Planning and Development Department.

* Note - Only includes lands available in plans of subdivison. Sufficient other lands exist elsewhere.

As of December 31, 1983 there were a total of 2,248 vacant lots within registered plans of subdivision, of which 84% were for singles and semis. As shown in Table 4.3, the majority of lots are developed within five years of registration.

TABLE 4.3

LOTS PRESENTLY VACANT BY DWELLING TYPE IN PLANS OF SUBDIVSION BY YEAR OF REGISTRATION - HAMILTON-WENTWORTH REGION

HOUSING MIX	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	TOTAL
SINGLE	1	28	38	153	46	79	313	275	155	601	1,689
SEMI	0	2	0	4	0	2	0	0	0	188	196
ROW	100	0	0	0	75	0	24	32	0	0	231
APARTMENTS	0	0	0	0	0	0	132	0	0	0	132
TOTAL	101	30	38	157	121	81	469	307	155	789	2,248
TOTAL REGISTERED IN YEAR	526	2,430	1,754	1,642	1,214	753	992	947	328	900	11,474
% VACANT	19%	1%	2%	10%	10%	11%	47%	32%	47%	88%	20%

SOURCE: Hamilton-Wentworth Planning and Development Department.

4.3 Severances

During 1983, there were 263 lots created through severances. Table A.14 in the Appendix shows the historical number of severances by area municipality. The number of severences granted in the past two years has been significantly higher than previous years.

4.4 Conclusions - Residential Lot Inventory

As of December 31, 1983, there is a potential for 8,944 units available for single family, semi-detached and row homes, and apartments in the Region in vacant registered and draft approved plans of subdivision. In light of the newly established housing targets, this is three years supply of lots (units). There is approximately a four year supply of lots available for units other than apartments.

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The number of lots for semi-detached and row dwellings is considerably higher than estimated requirements.

Based on the average number of dwelling unit completions over the last five years (1,401), there is a six year supply of lots available.

5.0 HOUSING COSTS

Although actual housing costs have only experienced minimal increases, the cost of home ownership has become unstable due to changes in mortgage rates.

5.1 House Prices

Tables 5.1 and 5.2 compare the prices of homes in Hamilton-Wentworth with other Ontario municipalities. The average market value of two sample houses are used as examples.

House 1 is a three bedroom, brick bungalow, of 1,200 square feet and is located on a 5,500 square foot serviced lot. House 1 rose $3,000 (4.8%) from 1982 to 1983, less than the average price increase of the sampled municipalities during the same period.

Table 5.1

COMPARISON OF HOUSING PRICES IN HAMILTON-WENTWORTH AND OTHER REGIONS

REGION OR COUNTY	SAMPLE MUNICIPALITY	1981 HOUSE 1 COST ($)	RANK	1982 HOUSE 1 COST ($)	RANK	1983 HOUSE 1 COST ($)	RANK	% INCREASE (DECREASE) 1981-1983
HAMILTON-WENTWORTH	HAMILTON	62,000	8	62,000	8	65,000	8	4.8%
HALTON	BURLINGTON	77,000	3	74,500	4	81,000	4	5.2%
WELLINGTON	GUELPH	63,900	6	66,900	5	70,000	7	9.5%
WATERLOO	KITCHENER	63,000	7	64,700	7	71,400	5	13.3%
MIDDLESEX	LONDON	68,500	5	65,500	6	70,500	6	2.9%
PEEL	MISSISSAUGA	102,000	2	92,000	2	97,000	3	(- 4.9%)
OTTAWA-CARLETON	OTTAWA (AVG.)	75,750	4	84,750	3	98,900	2	30.6%
NIAGARA	ST. CATHARINES	59,000	9	55,000	9	60,000	9	1.7%
TORONTO	(CENTRAL)	130,000	1	107,500	1	115,000	1	(-11.5%)
AVERAGE		77,906		74,761		80,978		3.9%

Source: Royal Trust, Survey of House Prices, January 1983 & 1984

House 2 is a four bedroom, two-story, brick building of 2,000 square feet, on a 6,500 square foot serviced lot. House 2 rose $4,500 (4.5%) from 1982 to 1983. The average price of the sampled municipalities rose by 10.1% during this same period.

Table 5.2

COMPARISON OF HOUSING PRICES IN HAMILTON-WENTWORTH AND OTHER REGIONS

REGION OR COUNTY	SAMPLE MUNICIPALITY	1981 HOUSE 2 COST ($)	RANK	1982 HOUSE 2 COST ($)	RANK	1983 HOUSE 2 COST ($)	RANK	% INCREASE (DECREASE) 1981-1983
HAMILTON-WENTWORTH	HAMILTON	97,000	5	100,000	5	104,500	6	7.7%
HALTON	BURLINGTON	125,000	3	117,000	4	132,000	3	5.6%
WELLINGTON	GUELPH	92,650	6	98,500	6	110,000	5	23.6%
WATERLOO	KITCHENER	87,000	9	86,600	8	93,600	9	7.5%
MIDDLESEX	LONDON	92,550	7	88,500	7	97,000	7	4.8%
PEEL	MISSISSAUGA	130,600	2	120,500	3	126,000	4	(-3.5%)
OTTAWA-CARLETON	OTTAWA (AVG.)	117,000	4	125,750	2	144,500	2	23.5%
NIAGARA	ST. CATHARINES	89,000	8	84,000	9	95,000	8	6.7%
TORONTO	(CENTRAL)	215,500	1	190,000	1	210,000	1	(-2.6%)
AVERAGE		116,200		112,317		123,622		6.4%

Source: Royal Trust, Survey of House Prices, January 1983 & 1984.

In general, the Hamilton market had strong price increases in 1983, although at a lower rate than other areas. This is due to the other municipalities recovering from price declines in 1982. The price declines did not occur in Hamilton in 1982. From 1981 to 1983, housing prices in Hamilton rose at a higher than average rate when compared to other Ontario municipalities.

5.2 Home Ownership Costs

Relatively stable mortgage rates over the study period (January-December, 1983) resulted in more predictable and consistent home ownership costs.

Based on the July 1983 cost, a 15% down payment, a mortgage rate of 12.5%* amortized over 25 years and taxes of $1,100 a year for house one and $1,400 for house two, the monthly carrying costs were $676 for house one and $1,062 for house two.

By December 1983, based on an interest rate of 11.8%* and annual taxes of $1,160 on house one and $1,480 on house two. The carrying cost of house one declined to $670 a month. The carrying cost of house two declined to $1,045.

5.3 Conclusions - Housing Costs

Compared to the sampled municipalities house prices in Hamilton-Wentworth are relatively inexpensive. In addition, prices in Hamilton-Wentworth have increased at a lower rate than most other sampled areas. Lower mortgage rates in 1983 have significantly decreased the costs of home ownership in comparison to 1982.

* Canada Mortgage and Housing Corporation

6.0 HOUSING RENEWAL

The rehabilitation of existing housing offers opportunities to strengthen the quality of the Region's housing stock. This is a cost effective and energy efficient method of providing accommodation. Rehabilitation also offers home owners the opportunity to improve the value of their own homes.

6.1 Housing Renewal Programs

There are several assistance programs available for home owners who want to upgrade their homes or undertake maintenance required to meet health and safety standards:

- In the past the majority of funding for housing renewal has come from the Ontario Home Renewal Program (O.H.R.P.) which offers loans and/or grants to homeowners in order to rehabilitate their homes up to the levels specified in the property standards by-law.

  In 1983, the province withdrew funding from the program, and has announced that funding will not be provided in 1984. Municipalities can continue to administer the program from funds received from loan repayments made in previous years. As shown in Table 6.1 due to these changes all municipalities in the Region have granted fewer loans in 1983 than in 1982.

- In 1983, 219 housing units in the City of Hamilton received funds totalling $1,081,079 under the (R.R.A.P.) Federal, Residential Rehabilitation Assistance Program. This is an increase of 67 units over the 1982 figures.

- The City of Hamilton currently operates the Hamilton Rehabilitation Program (H.R.P.). During 1983, 9 homeowners received loans totalling $41,432 under the program.

- A number of other programs providing housing renewal assistance also exist. They include:

  - The Hamilton Handicapped Program in the City of Hamilton, designed to provide loans and grants for the adoption of housing units for the physically disabled.

  - Various programs under the Building Rehabilitation and Improvement Campaign which provides funds for the rehabilitation and restoration of buildings with historical and/or architectural merit.

- Two demonstration projects made available to only four municipalities in Ontario (including Hamilton), Add-A-Unit is designed to provide funds for the conversion of single family housing into legal duplexes. Conserve-A-Unit provides funds for the rehabilitation of apartment units.

- The Convert-to-Rent Program is open to all municipalities and offers funds to assist owners to convert non-residential properties into rental residential units.

Table 6.1

O.H.R.P. LOANS BY MUNICIPALITY

	APPROVED LOANS			VALUE		
MUNICIPALITY	1981	1982	1983	1981	1982	1983
ANCASTER	8	4	2	$ 29,826	$ 15,344	$ 6,460
DUNDAS	5	4	5	$ 24,373	$ 25,376	$ 32,563
FLAMBOROUGH	1	5	0	$ 5,339	$ 30,310	0
GLANBROOK	3	3	1	$ 20,633	$ 20,981	$ 7,500
HAMILTON	93	90	67	$363,732	$318,262	$279,706
STONEY CREEK	4	7	6	$ 7,170	$ 33,110	$ 5,108
REGION	114	113	81	$451,073	$443,390	$331,337

Source: Area Municipalities, Clerks' Departments

6.2 Private Housing Renewal Initiatives

Table 6.2 shows the number and value of building permits issued by municipality for housing renewal. It should be noted that only those renewal initiatives requiring the issuance of a building permit are listed in the Table. Many other renewal initiatives are made that do not require the issuance of a building permit. (It should be noted that renewals reserving assistance under the previously listed renewal assistance programs are also recorded in Table 6.2.)

TABLE 6.2

BUILDING PERMITS FOR HOUSING RENEWAL
- PERMITS ISSUED ($ VALUE)

	Singles	Semis	Row/Apartment	Total
Ancaster	73 ($ 877,100)	-	-	73 ($ 877,100)
Dundas	120 ($ 489,910)	-	-	120 ($ 489,910)
Flamborough	193 ($ 1,002,423)	-	-	193 ($ 1,002,423)
Glanbrook	42 ($ 233,700)	-	-	42 ($ 233,700)
Hamilton	2,568 ($ 7,831,890)	13 (70,201)	67 (312,806)	2,648 ($ 8,214,897)
Stoney Creek	184 ($ 826,455)	-	-	184 ($ 826,455)
Total	3,194 ($11,261,478)	13 (70,201)	67 (312,806)	3,274 ($11,644,485)

Source: Area Municipalities, Building Departments

6.3 Conclusions - Housing Renewal

With the withdrawal of funding from the O.H.R.P., opportunities for housing renewal assistance in the Region have declined. The area municipalities should be urged to take full advantage of the remaining programs that provide renewal assistance.

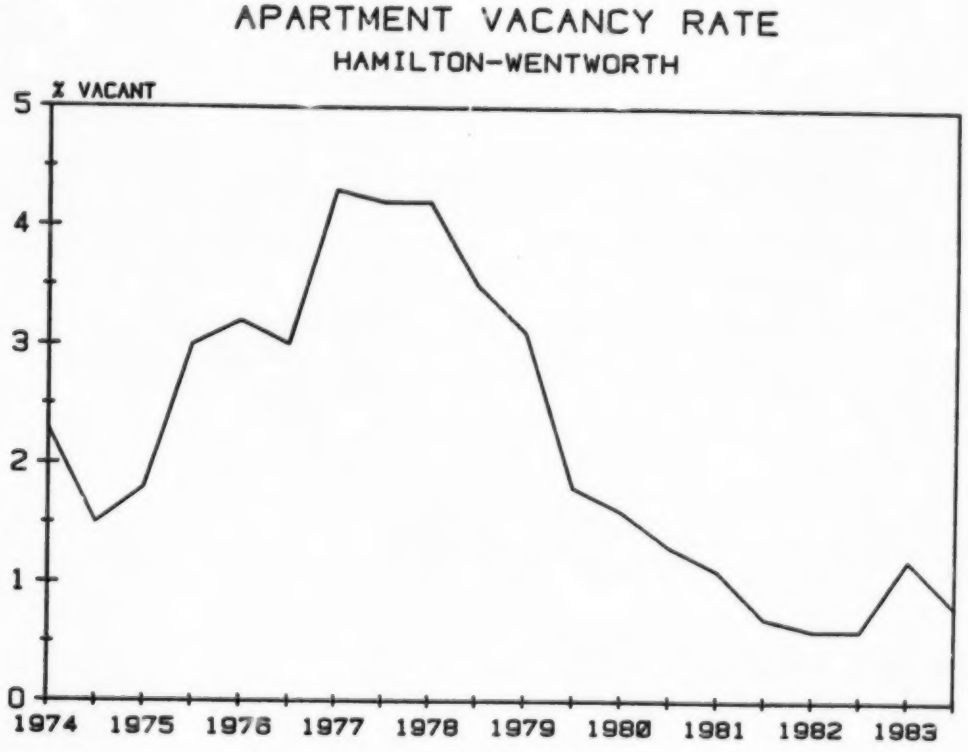
7.0 THE RENTAL HOUSING SECTOR

In 1983, 150 rental apartment units were completed in the Region compared to 162 in 1982. A total of 238 rental row housing units were completed in 1983 compared to 319 in 1982.

7.1 Rental Housing Vacancy Rates

As of October 1983, the vacancy rate for apartments in buildings with six or more units in the Hamilton Census Metropolitan Area was 0.8%. (Figure 7.1). The rise in vacancy rates in April 1983 has not been sustained, possibly due to the ending of government programs to stimulate the construction of privately owned units.

Figure 7.1



Source: Canada Mortgage and Housing Corporation, Apartment Vacancy Surveys, April & October, 1983.

As shown in Table A.15 in the appendix, in October of 1983 vacancy rates in all of the area municipalities were low. All municipalities had a vacancy rate of one percent or less.

Table 7.4 shows that the vacancy rate for units in row housing in the Region was also low (0.9%).

7.2 Cost of Rental Accommodation

Table 7.1 shows the average rent paid for various apartment units in Hamilton-Wentworth.

Table 7.1

AVERAGE APARTMENT RENTS

HAMILTON-WENTWORTH*

APARTMENT TYPE	1981	1982	% INCREASE	APRIL 1983	% INCREASE**	OCT. 1983	% INCREASE**	TOTAL % INCREASE 1982-1983
Bachelor	$190	$205	7.9	$214	8.8	$226	11.2	10.2
One Bedroom	$241	$261	8.3	$270	6.9	$275	3.7	5.3
Two Bedrooms	$291	$315	8.2	$325	6.3	$335	6.2	6.3
Three or More Bedrooms	$356	$386	8.9	$403	8.8	$410	3.5	6.2

*Includes Grimsby

Source: Canada Mortgage and Housing Corporation, Rental Apartment Vacancy Surveys, (1981,1982-October)

**Factored to produce an annual increase.

The rental increases in 1983 were generally in line with the rate increase permitted by rent control legislation (6%) except for bachelor units.

However, they were above the 4.5% rate of the change in the consumer price index during 1983, as well as above the 4.5% rise in the housing component of the C.P.I. and the 5.6% increase in the rental accommodation component of the C.P.I.

Table 7.2

AVERAGE RENTS FOR TWO BEDROOM APARTMENTS ($)

MUNICIPALITY	OCT. 1981	OCT. 1982	%INCREASE	APRIL 1983	%INCREASE*	OCT. 1983	%INCREASE*	TOTAL % INCREASE 1982-1983
Ancaster) Flamborough) Glanbrook)	292	310	6.1	318	5.1	332	8.8	7.1
Dundas	343	362	5.5	372	5.5	394	11.8	8.8
Hamilton	289	314	8.7	323	5.7	332	5.6	5.7
Stoney Creek	267	290	8.6	305	10.3	309	1.3	6.6

Source: Canada Mortgage and Housing Corporation

* Factored to produce an annual increase.

Table 7.2 shows rental rates for two bedroom apartments by municipality. The table shows that two bedroom units in Dundas have continued to be the most expensive in the Region and that Dundas has also experienced the largest increase in rental rates.

Table 7.3 compares the rental costs of a two bedroom apartment in Hamilton-Wentworth with other Ontario Municipalities. The table clearly shows that rental accommodation in Hamilton is less expensive than in other major urban centres in Ontario.

Table 7.3

COMPARISON OF AVERAGE RENTS FOR TWO BEDROOM APARTMENTS IN HAMILTON-WENTWORTH AND OTHER REGIONS

REGION OR COUNTY	SAMPLE MUNICIPALITY	AVERAGE RENT	RANK	VACANCY RATE
HAMILTON-WENTWORTH	HAMILTON	$332	9	0.8%
HALTON	BURLINGTON	$391	4	0.9%
WELLINGTON	GUELPH	$376	5	0.4%
WATERLOO	KITCHENER	$342	8	0.8%
MIDDLESEX	LONDON	$373	6	2.8%
PEEL	MISSISSAUGA	$464	2	2.6%
OTTAWA-CARLETON	OTTAWA	$437	3	0.3%
NIAGARA	ST. CATHARINES	$343	7	1.1%
METRO TORONTO	TORONTO	$498	1	0.7%
AVERAGE		$383		1.9%

Source: Canada Mortgage and Housing Corporation, October 1983.

Table 7.4 shows the average rent for row house units in the Region in October 1983. The rental cost of row housing is relatively low, although this may be due to the large inventory of assisted row units. (Since this is the first time that row housing information has been available information on rental price changes is not available.)

7.3 Condominium Conversions

On September 6, 1983, Regional Council adopted Amendment No. 6 to the Official Plan of the Hamilton-Wentworth Planning Area. The amendment added the following policies to the Regional Official Plan:

Policy 8.14

> "To consider the conversion of rental housing in projects with six or more units to condominium or equity cooperative tenure as premature and not in the public interest unless the rental vacancy rate in the Area Municipality in which the conversion is proposed exceed 2%. Further, no conversion will be allowed which will lower the vacancy rate below 2%".

Policy 8.15

> "To encourage Area Municipalities to establish appropriate guidelines to evaluate condominium and equity cooperative conversions once the vacancy rate exceeds 2%".

The vacancy rate for apartment projects with six or more units in October 1983, by municipality is shown in Table A.15 in the Appendix. As of October, the apartment vacancy rate in all of the Area Municipalities was less than 2%. The vacancy rate for rental row housing in October 1983, by municipality is shown in Table A.16 in the Appendix. As of October, the row housing vacancy rate in all of the Area Municipalities was also less than 2%. Therefore, no conversions of rental housing with 6 or more units to condominium or equity cooperative tenure will be considered at this time.

Table 7.4

Average Rents and Vacancy Rates of
Townhouses by size
-Hamilton Wentworth

	TWO BEDROOM	THREE BEDROOM	FOUR OR MORE BEDROOM	TOTAL
Average Rent ($)	350	447	505	/
Vacancy Rate (%)	1.2	0.8	0.0	0.9

Source: Canada Mortgage and Housing Corporation, October 1983.

7.4 Conclusions - The Rental Housing Sector

Vacancy rates for rental housing have remained low. At the same time, rental rates for apartment units have increased at a higher rate than the general rate of inflation. This indicates that there is likely a demand for additional rental housing. However, at the present time, due to rent review regulations, and the high cost of land, the construction of new apartment buildings remains uneconomical.

There is little the Region can do to encourage new apartment construction; a more than adequate supply of sites for new rental buildings already exists in the Region.

Although rental rates continue to rise, rates in the Region remain relatively inexpensive, particularly when compared to other municipalities in the Province, and the costs of home ownership (Section 5.0).

At the present time, no conversions of rental housing to condominium projects with six or more units will be considered in any of the Area Municipalities in the Region.

8.0 ASSISTED HOUSING

The field of assisted housing is complicated due to the variety of agencies and programs involved. All levels of government, as well as a number of private agencies, play a role in the provision of assisted housing.

8.1 Inventory of Existing Stock

Table 8.1 shows the number of subsidized housing units provided and administered through a number of existing programs.

The figures in this table include "low market rent" units in the figures listed for the "private non-profit" and "limited dividend" programs. "Low market rent" units are units in which the rent is set at the lower end of rents typically received by similar private open market units in similar areas. Approximately 15% of the limited dividend units, 75% of the senior private non-profit units, and 85% of the family private non-profit units are low market rent units. The remainder of the units are rent geared-to income.

In 1983, there was a net increase of 356 units to the inventory, compared to an increase of 300 units in 1982. Of the 409 units in projects that received funding committments from Canada Mortgage and Housing Corporation in 1983; 171 were co-operative units for families, 105 were non-profit units for seniors and 133 were non-profit units for families. These new projects will contain both rent geared-to-income and market rent units.

The number of rent geared-to-income units in private non-profit housing projects vary considerably. In addition, since tennant selection is the responsiblity of the group sponsoring the project, the rent geared-to income units that are provided may not be assigned to those with the greatest need.

In the next several years, the number of units currently available under th rent supplement program, will be lost as they are reverted back to the private market.

Under the Rent Supplement Program, private landlords are subsidized by the Federal and Provincial Governments to make available rental accommodation to low income families and seniors on a rent-geared-to-income basis. Up to 25% of the units in a project may be designated as Rent Supplement Units. Under the program, the landlord requests funding from the Ministry of Municipal Affairs and Housing for rent supplement units. The landlord will be paid the difference between the reduced rent and the full rent by the Province. This agreement becomes void if the building is sold.

Table 8.1

1983 INVENTORY OF SUBSIDIZED UNITS*

HAMILTON-WENTWORTH

AS OF DECEMBER 31, 1983

PROGRAM	FAMILIES	SENIORS	HANDICAPPED**	TOTAL
Ontario Housing Corporation	2,000	3,127	36	5,163
Rent Supplement	184	91	128	403
Private Non-Profit	1,326	1,366	0	2,692
Limited Dividend	1,273	0	0	1,273
Co-Operative	668	0	0	668
Municipal Non-Profit	0	30	1	31
TOTAL	5,451	4,614	165	10,230

*Note: May include units for which funding has been committed but units are unbuilt.

**Note: Due to a definitional change, all units occupied by "handicapped" persons have been included in the handicapped unit figures. However, of the total handicapped units, only 21 of the O.H.C. units and 2 of the rent supplement units are specifically modified for the handicapped.

Source: Ontario Housing Corporation, Hamilton-Wentworth Housing Authority, Canada Mortgage and Housing Corporation, Ministry of Municipal Affairs and Housing and Social Planning and Research Council.

In the mid-seventies, when the vacancy rate was high, landlords used this program to fill their buildings. Now that the vacancy rate is low, landlords can fill their buildings without any problems and are opting out of the program. There are few new buildings where landlords would find it desirable to participate in the program.

In 1983, 53 rent supplement units (28 senior, 22 handicapped and 3 family units) were withdrawn from the rent supplement program.

This loss of rent supplement units is serious since all rent supplement units are rent-geared-to-income compared to 15% (family) to 25% (senior) of the private non-profit units. In addition, the tennants for rent supplement units are drawn from the housing authority's waiting lists, unlike the private non-profit units.

8.2 Non-Profit and Co-operative Housing Programs

In 1983, Canada Mortgage and Housing Corporation undertook a review of the Non-Profit and Co-operative Housing Programs*. The report concludes that although these programs have been effective in providing low market rental accommodations, good quality assisted housing, and housing for special purpose groups, they are not a cost effective means of producing assisted housing and have only had a minimal effect on the need for assistance. This Review will be considered in a future C.M.H.C. evaluation of options for housing assistance programs for the Federal Government. Shelter Allowances may be one option to be considered as a replacement for these present assistance programs. It is expected that this evaluation will result in a document on assisted housing policy recommendations to be submitted to the Federal Government for consideration.

In addition, in 1981, the Provincial Government increased the percentage of rent-geared-to-income units in municipal non-profit projects to 35% from 25%, if the Housing Authority point rating system is used to select tenants. If five percent of the units are available for the handicapped, 40% of the units can be funded as rent geared to income.

8.3 Need for Assisted Housing

As shown in Table 8.2, as of December, 1983, there was a total of 876 names on the Hamilton-Wentworth Housing Authority's waiting list for households requesting assisted housing. Although this is a net decrease since 1982, the number of families on the waiting list (721) has remained high.

*Canada Mortgage and Housing Corporation, Section 56.1 Non-Profit and Co-operative Housing Program Evaluation

Table 8.2

APPLICANTS ON WAITING LISTS FOR ASSISTED HOUSING

	DECEMBER 1981	DECEMBER 1982	DECEMBER 1983
Seniors	140	140	73
Families	450	720	721
Handicapped	139	109	82
TOTAL	729	969	876

Source: Hamilton-Wentworth Housing Authority

Although the Housing Authority waiting lists are not accurate indicators of need, they do reflect the magnitude of the need for housing assistance.

8.4 Regional Shelter Assistance

In addition to the assisted housing programs, other programs exist to provide funds for shelter assistance. In December 1983, some 3,844 Shelter Shortfall Allowance cheques worth $223,411 , were issued to recipients of General Welfare Allowance by the Regional Department of Social Services. This is an increase of 860 cheques since January 1983. The Shelter Shortfall Allowance cheques provide up to a maximum of $140 per family, depending on household make-up, rents and heating costs. This sum is subsidized 20% by the Region.

In addition, the Supplementary Shelter Allowance program provides housing funds to recipients of Family Benefit Allowances. The program is administered by the Provincial Ministry of Community and Social Services. The shelter allowances are part of the F.B.A. cheques and vary according to household characteristics, rents paid, and heating costs.

8.5 Conclusions - Assisted Housing

It appears that the demand for senior units has been largely met and that the provision of assisted family units must be a priority.

The number of households potentially in need of assistance in the Region is substantial. The large number of families on the Housing Authority's waiting list and the results of the City of Hamilton's housing needs survey indicate a significant demand for assisted units.

The actual and anticipated loss of rent supplement units has and will likely reduce the supply of rent-geared-to-income assisted housing units in the Region.

APPENDICES

Table A.1 Population History by Municipality, 1977-1982

Table A.2 Population History by Age Cohort, Hamilton-Wentworth Region, 1977-1982

Table A.3 Regional Population Growth Rate, 1970-1982
1982 Actual and Projected Populations

Table A.4 Annual Rate of Natural Increase, 1973-1982
Annual Rate of Net Migration, 1973-1982

Table A.5 Age Distribution of Regional Population, 1982
Change in Regional Population by Age Category, 1976-1981

Table A.6 Change in Regional Population by Planning Division, 1977-1982

Table A.7 Persons per Occupied Dwelling Unit, 1975-1982
Number of Households by size, 1981

Table A.8 Persons per Occupied Dwelling Unit by Municipality, 1976-1982

Table A.9 Dwelling Unit Completions, 1983

Table A.10 Annual Dwelling Unit Completions, 1976-1983

Table A.11 Residential Lots and Units in Blocks in Registered Plans of Subdivision, 1983

Table A.12 Vacant Lots and Units in Blocks in Registered Plans of Subdivision, 1983

Table A.13 Residential Lots and Units in Blocks in Plans of Subdivision Draft Approved and Under Consideration by Municipality, 1983

Table A.14 Residential Lots Created by Land Severance, 1979-1983

Table A.15 Apartment Vacancy Rate by Municipality, 1983

Table A.16 Row Housing Vacancy Rate by Municipality, 1983

Table A.17 Condominium Activity - New Units, 1983

Table A.18 Condominium Activity - Conversions, 1983

Table A.19 Inventory of Assisted Housing Units, 1983

Table A.20 Applicants on the Hamilton-Wentworth Housing Authority Waiting List, 1983

Table A.21 Commitments for Funding of Assisted Housing, 1983

TABLE A.1

POPULATION HISTORY BY MUNICIPALITY

MUNICIPALITY	1977	1978	1979	1980	1982
ANCASTER	14,126	14,111	14,190	14,361	14,780
DUNDAS	19,281	19,096	19,194	19,507	19,689
FLAMBOROUGH	23,853	23,885	23,975	24,184	24,610
GLANBROOK	10,034	9,924	9,910	9,721	9,549
HAMILTON*	313,529	309,010	308,457	306,853	308,402
STONEY CREEK	32,200	32,922	34,610	35,877	37,613
REGION*	413,023	408,948	410,336	410,503	414,643

Source: Wentworth Regional Assessment, Ministry of Revenue, as adjusted by the Hamilton-Wentworth Planning and Development, Regional Planning Division, December figures.

*Figures for Hamilton and the Region have been adjusted to correct a miscount of the student population which has occurred in past years.

TABLE A.2

POPULATION HISTORY BY AGE COHORT

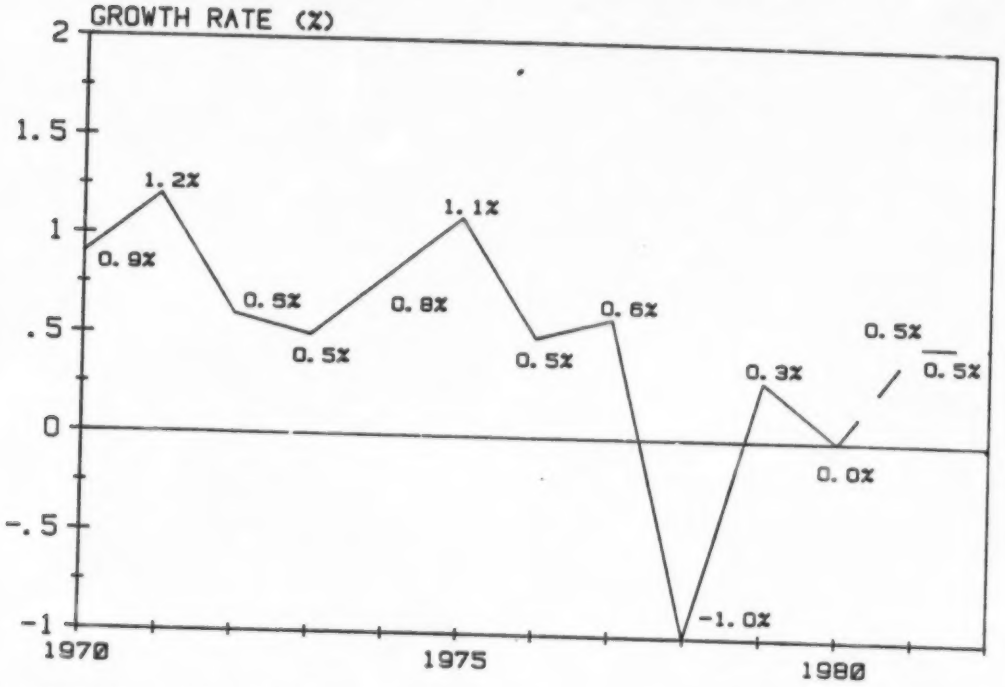
HAMILTON-WENTWORTH REGION

AGE GROUP	1977	1978	1979	1980	1982
Under 15	90,701	86,710	83,707	81,715	79,615
15 - 24	78,173	76,877	75,986	76,169	75,218
25 - 34	60,755	60,755	61,764	63,056	63,938
35 - 44	44,624	44,699	44,923	45,152	48,611
45 - 54	48,873	47,806	46,642	45,521	43,712
55 - 64	38,096	39,057	39,956	41,125	43,419
65+	40,669	41,365	43,050	43,877	45,228
SUB TOTAL	401,891	397,269	396,028	396,615	399,741
AGE UNKNOWN	11,132	11,678	14,308	13,888	14,902
TOTAL	413,023	408,947	410,336	410,503	414,643

Source: Wentworth Regional Assessment, Ministry of Revenue, as adjusted by the Hamilton-Wentworth Planning and Development Department, Regional Planning Division, December figures.

TABLE A.3

REGIONAL POPULATION GROWTH RATE



SOURCE: 1970-1974 SEPT. AMMENDED ASSESSMENT. 1977-1980 DEC. AMMENDED ASSESSMENT.
NOTE: 1981 AND 1982 FIGURES HAVE BEEN AVERAGED.

1982 ACTUAL AND PROJECTED POPULATIONS BY MUNICIPALITY

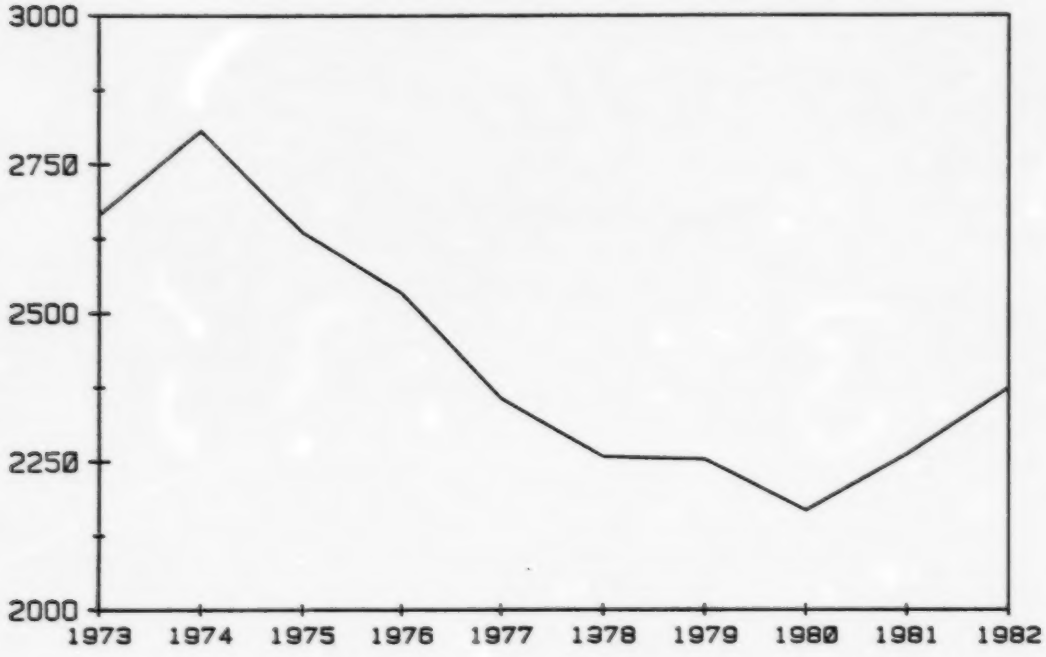
Municipality	1982 Actual Population	1982 Projected Population	2001 Projected Population
Ancaster	14,780	16,500	32,000
Dundas	19,689	19,500	20,000
Flamborough	24,610	25,000	29,500
Glanbrook	9,549	10,000	9,000
Hamilton	308,402	310,000	302,000
Stoney Creek	37,613	37,500	53,000
TOTAL REGION	414,643	418,000	445,000

Source: Assessment and Regional Planning and Development Department

TABLE A.4

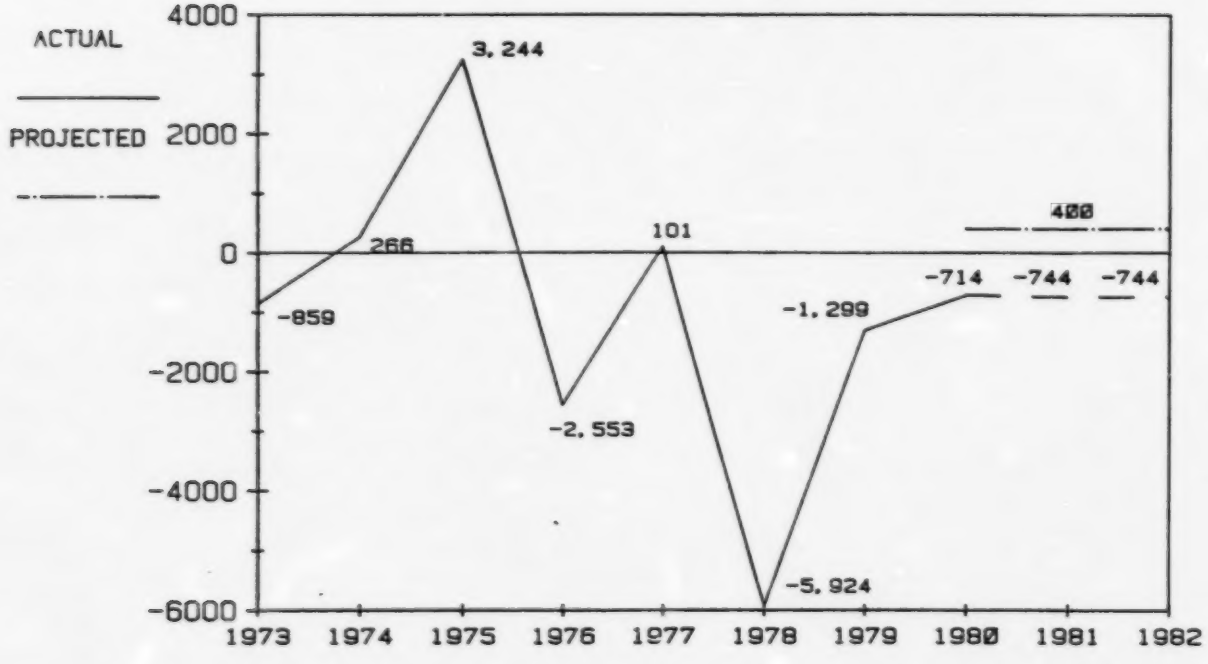
ANNUAL RATE OF NATURAL INCREASE - HAM. -WENT.

SOURCE: REGISTRAR GENERAL



NET MIGRATION - HAMILTON-WENTWORTH 1973-1982

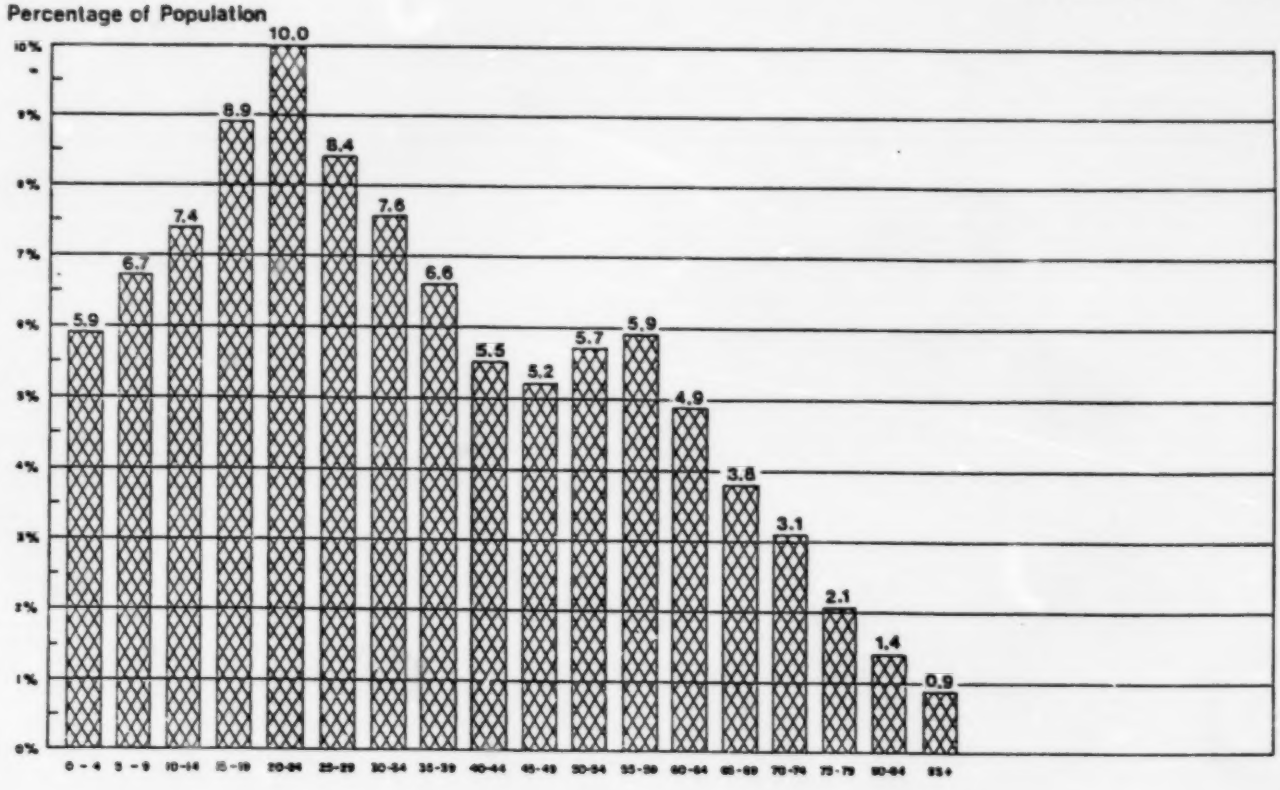
SOURCE: ASSESSMENT AND REGISTRAR GENERAL



NOTE: 1981 AND 1982 FIGURES HAVE BEEN AVERAGED AND ESTIMATED.

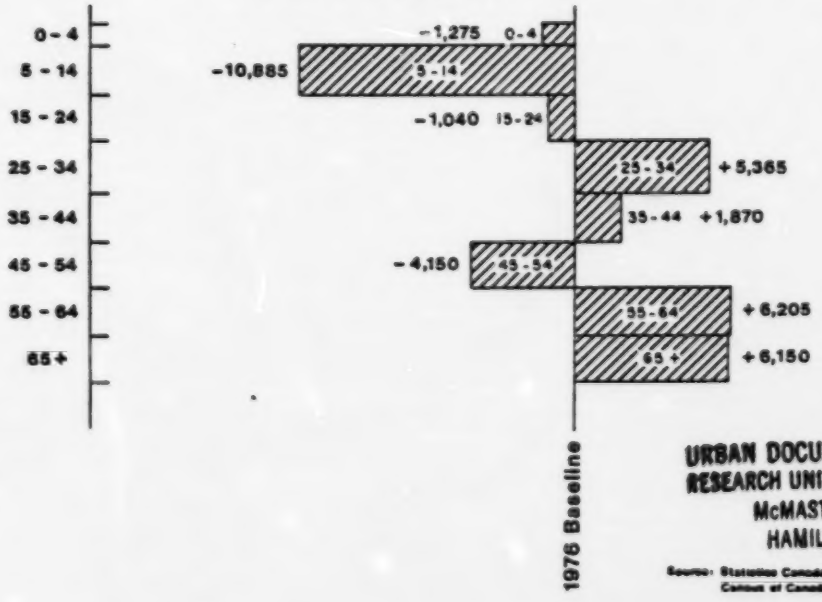
TABLE A.5

Age Distribution of Regional Population - 1982



SOURCE: ASSESMENT

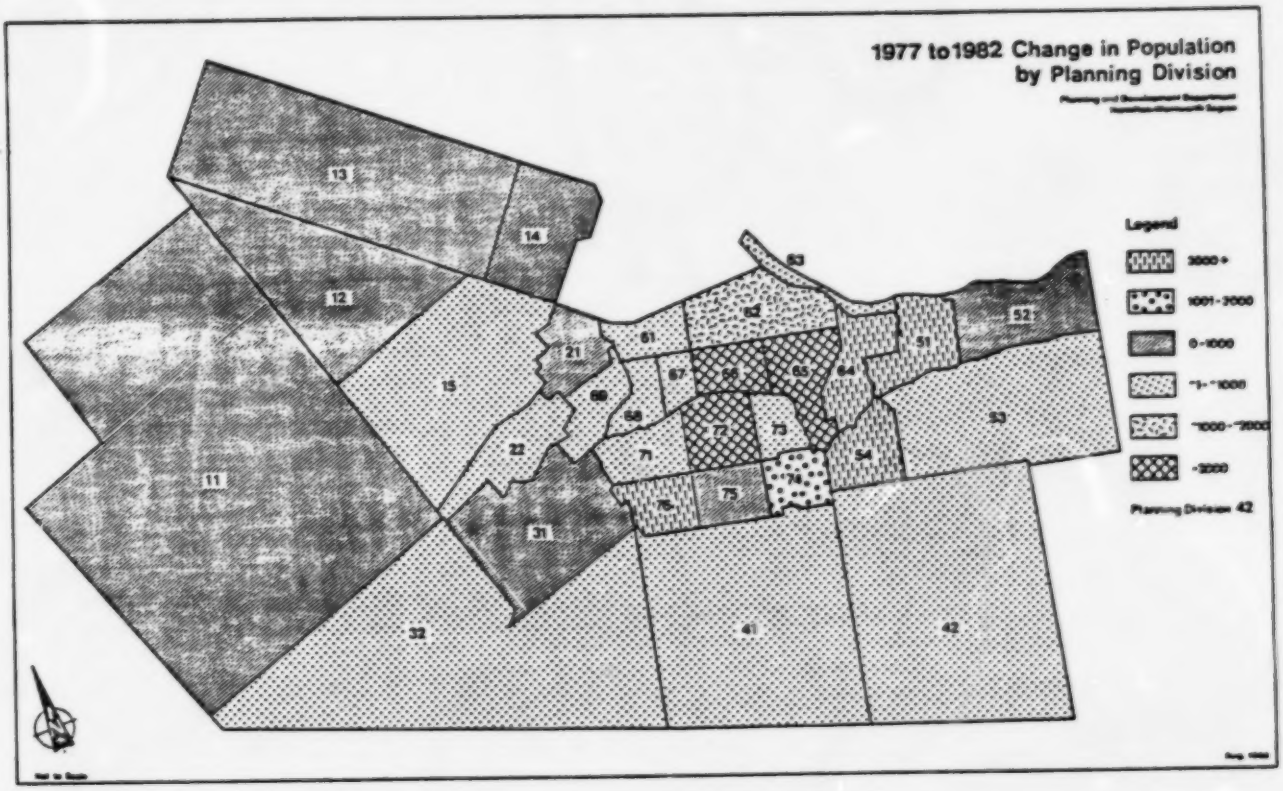
Change in Regional Population From 1976 – 1981 by Age Category



URBAN DOCUMENTATION CENTRE
RESEARCH UNIT FOR URBAN STUDIES
McMASTER UNIVERSITY
HAMILTON, ONTARIO

Source: Statistics Canada
Census of Canada

TABLE A.6


1977 to1982 Change in Population
by Planning Division
Legend
2000+
1001-2000
0-1000
-1000-0
-2000
Planning Division 42
13
14
12
15
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21
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32
41
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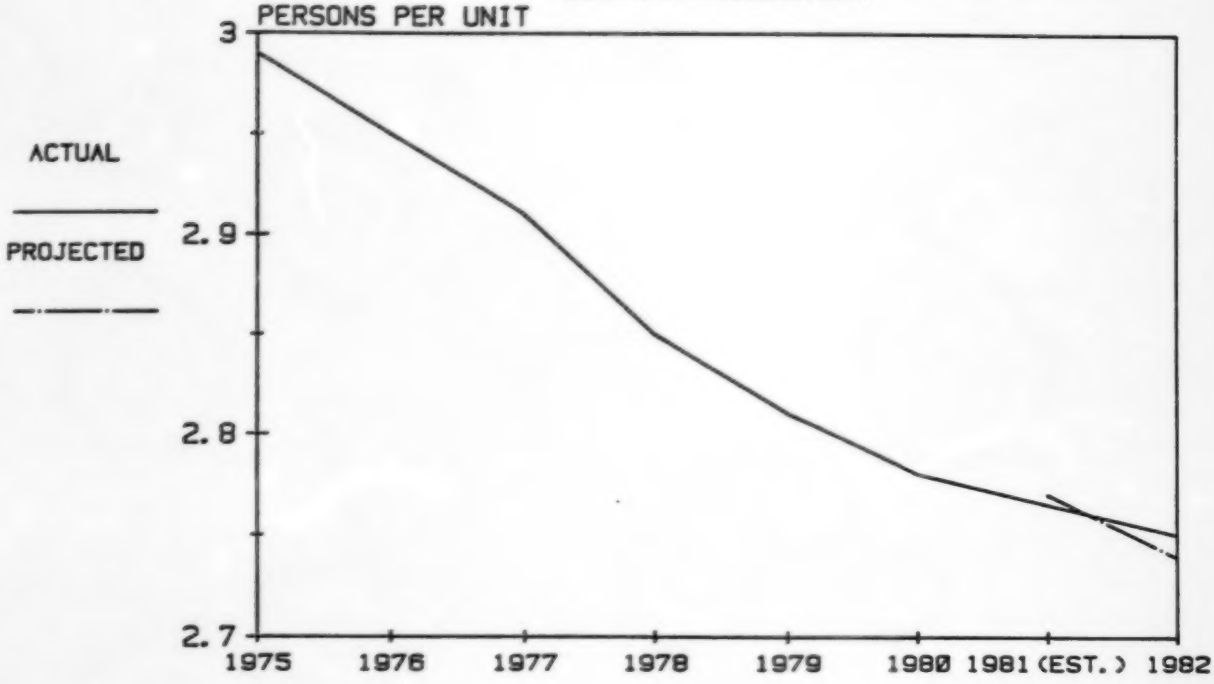
TABLE A.7

PERSONS PER OCCUPIED DWELLING UNIT - REGION

SOURCE: ASSESSMENT



NUMBER OF HOUSEHOLDS BY SIZE

HAMILTON-WENTWORTH

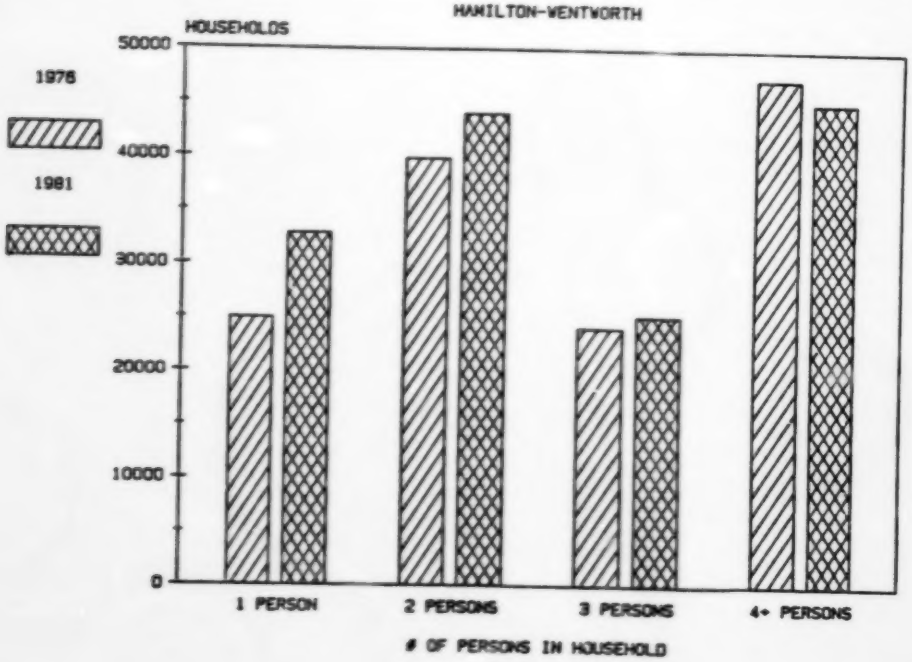


TABLE A.8

PERSONS PER OCCUPIED DWELLING UNIT

MUNICIPALITY	1976	1977	1978	1979	1980	1982
ANCASTER	3.5	3.4	3.3	3.2	3.2	3.2
DUNDAS	3.2	3.1	3.0	3.0	2.9	2.9
FLAMBOROUGH	3.4	3.4	3.3	3.3	3.2	3.2
GLANBROOK	3.6	3.5	3.5	3.4	3.3	3.3
HAMILTON	2.9	2.8	2.8	2.7	2.7	2.6
STONEY CREEK	3.2	3.2	3.1	3.1	3.1	3.1
TOTAL REGION	3.0	2.9	2.9	2.8	2.8	2.8

Source: Census Enumeration, Wentworth Regional Assessment, Ministry of Revenue

TABLE A.9

DWELLING UNIT COMPLETIONS

January 1 to June 30, 1983

July 1 to December 31, 1983

MUNICIPALITY	SINGLES			SEMIS			ROW			APARTMENT			TOTAL		
	Jan.-June	July-Dec.	Total	Jan.-June	July-Dec.	Total	Jan.-June	July-Dec.	Total	Jan.-June	July-Dec.	Total	Jan.-June	July-Dec.	Total
Ancaster	58	131	189	0	0	0	0	11	11	0	30	30	58	172	230
Dundas	34	47	81	0	0	0	4	0	4	0	38	38	38	85	123
Flamborough	49	78	127	0	0	0	0	0	0	0	0	0	49	78	127
Glanbrook	7	9	16	0	0	0	0	0	0	0	0	0	7	9	16
Hamilton	165	315	480	6	0	6	140	94	234	120	0	120	431	409	840
Stoney Creek	138	301	439	2	38	40	0	0	0	0	0	0	140	339	479
REGION	451	881	1,332	8	38	46	144	105	249	120	68	188	723	1,092	1,815

Source: Canada Mortgage and Housing Corporation

TABLE A.10

BUILDING ACTIVITY - ANNUAL COMPLETIONS

HAMILTON-WENTWORTH REGION

UNIT MIX	1976	1977	1978	1979	1980	1981	1982	1983
Single Family	940	1,196	907	950	807	996	673	1,332
Semi detached	254	301	418	280	156	161	15	46
Row	1,185	790	360	55	52	168	326	249
Apartments	2,656	1,879	1,102	187	200	0	162	188
TOTAL	5,035	4,166	2,787	1,472	1,215	1,325	1,176	1,815

Source: Canada Mortgage and Housing Corporation

TABLE A.11

RESIDENTIAL LOTS AND UNITS IN BLOCKS IN REGISTERED PLANS OF SUBDIVISION

Processed during January 1 to December 31, 1983

MUNICIPALITY	SINGLE FAMILY	SEMI DETACHED	ROW	APARTMENT	TOTAL	%
ANCASTER	84	0	0	0	84	9.3
DUNDAS	54	0	0	0	54	6.0
FLAMBOROUGH	0	52	0	0	52	5.7
GLANBROOK	0	0	0	0	0	0
HAMILTON	271	0	0	0	271	30.1
STONEY CREEK	303	136	0	0	439	48.9
REGION	712	188	0	0	900	100

Source: Hamilton-Wentworth Planning and Development Department, Development Division

TABLE A.12

VACANT LOTS AND UNITS IN BLOCKS IN REGISTERED PLANS OF SUBDIVISION

December 31, 1983

MUNICIPALITY	SINGLES	SEMIS	ROW	APARTMENTS	TOTAL
Ancaster	432	0	0	0	432
Dundas	113	0	0	0	113
Flamborough	197	52	0	0	249
Glanbrook	0	0	0	0	0
Hamilton	501	6	124	132	763
Stoney Creek	445	138	107	0	690
REGION	1,689	196	231	132	2,248

Source: Hamilton-Wentworth Planning and Development Department

TABLE A.13

RESIDENTIAL LOTS AND UNITS IN BLOCKS IN PLANS OF SUBDIVISION

DRAFT APPROVED AND UNDER CONSIDERATION BY MUNICIPALITY

AS OF DECEMBER 31, 1983

MUNICIPALITY	DRAFT APPROVED					UNDER CONSIDERATION			
	Single	Semi	Row	Apt.	TOTAL	Single	Semi	Row	Apt.
Ancaster	847	40	286	0	1,173	403	28	0	431
Dundas	183	0	208		391	52	0	0	52
Flamborough	782	82	60	0	924	462	324	0	786
Glanbrook	0	0	0	0	0	0	0	0	0
Hamilton	1,430	528	407	468	2,833	571	165	55	939
Stoney Creek	577	287	243	245	1,352	125	38	71	234
REGION	3,819	937	1,204	713	6,664	1,613	555	126	2,442

Source: Hamilton-Wentworth Planning and Development Department
Development Division

TABLE A.14

RESIDENTIAL LOTS CREATED BY LAND SEVERANCE

LOCATION	JAN.-JUNE 1983	JULY-DEC. 1983	TOTAL 1983	TOTAL 1982	TOTAL 1981	TOTAL 1980	TOTAL 1979
ANCASTER	16	22	38	37	30	6	16
DUNDAS	5	8	13	16	18	10	18
FLAMBOROUGH	8	24	32	52	24	20	34
GLANBROOK	6	14	20	9	10	2	5
HAMILTON	21	71	92	102	34	40	70
STONEY CREEK	41	27	68	52	28	18	23
REGION TOTAL	97	166	263	268	144	96	166

Source: Land Division Committee

TABLE A.15

1983 VACANCY RATES BY MUNICIPALITY (PER CENT)

MUNICIPALITY	BACHELOR		1 BEDROOM		2 BEDROOM		3+ BEDROOM		TOTAL	
	Apr/83	Oct/83	Apr/83	Oct/83	Apr/83	Oct/83	Apr/83	Oct/83	Apr/83	Oct/83
Ancaster) Glanbrook) Flamborough*)	0.0	0.0	0.0	0.0	0.4	0.0	0.0	0.0	0.2	0.0
Dundas	0.0	0.0	0.0	0.0	0.6	1.4	0.0	2.2	0.4	1.0
Hamilton	3.2	1.2	1.9	0.7	0.8	0.8	0.6	0.9	1.5	0.8
Stoney Creek	0.0	0.0	0.0	0.0	0.1	0.1	1.2	0.0	0.1	0.1
HAMILTON CMA**	3.0	1.2	1.6	0.6	0.8	0.8	0.7	0.8	1.2	0.8

Source: Canada Mortgage and Housing Corporation,
Rental Apartment Vacancy Survey

* Includes Grimsby
** Includes Grimsby and Burlington

TABLE A.16

Vacancy Rates in Row Housing Structures

October 1983

Municipality	Number of Bedrooms				
	One	Two	Three	Four+	Total
Ancaster					
Dundas					
Flamborough	-	0.0	0.0	0.0	0.0
Glanbrook					
Stoney Creek					
Hamilton	-	1.2	0.8	0.0	0.9
Region	-	0.6	0.5	0.0	0.8

TABLE A.17

CONDOMINIUM - NEW UNITS

As of December 31, 1983

MUNICIPALITY	REGISTERED DURING JAN.1 TO DEC.31					DRAFT APPROVAL STATUS					UNDER CONSTRUCTION				
	SINGLE AND SEMI	ROW	APT.	TOTAL	%	SINGLE AND SEMI	ROW	APT.	TOTAL	%	SINGLE AND SEMI	ROW	APT.	TOTAL	%
Ancaster	-	4	-	4	100	7	-	-	7	8.2	-	40	-	40	14.9
Dundas	-	-	-	-	-	-	-	38	38	44.7	-	-	-	-	-
Flamborough	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Glanbrook	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hamilton	-	-	-	-	-	6	34	-	40	47.1	-	-	228	228	85.1
Stoney Creek	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
REGION	-	4	-	4	100	13	34	38	85	100	-	40	228	268	100

Source: Hamilton-Wentworth Planning and Development Department,
Development Division

TABLE A.18

CONDOMINIUM - CONVERSIONS

As of December 31, 1983

MUNICIPALITY	REGISTERED DURING JAN.1 TO DEC.31					DRAFT APPROVAL STATUS					UNDER CONSIDERATION				
	SINGLE AND SEMI	ROW	APT.	TOTAL	%	SINGLE AND SEMI	ROW	APT.	TOTAL	%	SINGLE AND SEMI	ROW	APT.	TOTAL	%
Ancaster	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dundas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Flamborough	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Glanbrook	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hamilton	-	70	126	196	100	-	136	24	160	100	-	-	44	44	18.3
Stoney Creek	-	-	-	-	-	-	-	-	-	-	-	-	197	197	81.7
REGION	-	70	126	196	100	-	136	24	160	100	-	-	241	241	100

Source: Hamilton-Wentworth Planning and Development Department, Development Division

TABLE A.19

INVENTORY OF ASSISTED HOUSING UNITS

December 31, 1982

MUNICIPALITY	SENIOR CITIZENS	FAMILIES	HANDICAPPED	TOTAL
ANCASTER	86	0	0	86
DUNDAS	39	143	0	182
FLAMBOROUGH	77	98	0	175
GLANBROOK	30	0	1	31
HAMILTON	4,217	4,895	164	9,276
STONEY CREEK	165	272	0	437
REGION	4,614	5,451	165	10,230

Source: Canada Mortgage and Housing Corporation
Hamilton-Wentworth Housing Authority
Ministry of Housing

TABLE A.20

APPLICANTS ON THE HAMILTON-WENTWORTH HOUSING AUTHORITY WAITING LIST JUNE 30, 1983 AND DECEMBER 31, 1983

MUNICIPALITY	SENIOR CITIZENS		FAMILIES		HANDICAPPED		TOTAL	
	June 30 1983	Dec. 31 1983	June 30 1983	Dec. 31 1983	June 30 1983	Dec. 31 1983	June 30 1983	Dec. 31 1983
Ancaster	5	3	0	0	0	0	5	3
Dundas	20	15	15	5	0	0	35	20
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	0	0	0	0	0	0	0
Hamilton	60	48	816	700	102	82	978	830
Stoney Creek	7	7	10	16	0	0	17	23
REGION	92	73	841	721	102	82	1,035	876

Source: Hamilton-Wentworth Housing Authority

TABLE A.21

COMMITMENTS FOR FUNDING OF ASSISTED HOUSING, 1983

MUNICIPALITY	PROJECT NAME	PROJECT ADDRESS	CLIENT GROUP	TYPE	UNITS
Flamborough	Eaton Place	Pt.Lt.7 Conc. 8 Flamb.(Carlisle)	Senior Citizen	Non-Profit	30
Hamilton	Hamilton East Kiwanis	Scattered Units	Family	Non-Profit	62
	Hamilton East Kiwanis	549 Barton St.E.	Family	Non-Profit	12
	I.T.C.A. Community Involvement	Bld-M119 Limeridge Rd.E.	Family	Non-Profit	34
	Victoria Park Community Home	Scattered Units	Family	Non-Profit	15
	U.N.H. Inc.	Scattered Units	Family	Non-Profit	10
	Villa Kiev	Mall Road Upper Wentworth	Senior Citizen	Non-Profit	75
	Guise St. Co-Op.	Guise St. & James St. North	Family	Co-Op	50
	Mountmuir Co-Op.	Upper Gage & Birchview Dr.	Family	Co-Op	64
Stoney Creek	Red Hill Co-Op.	Ventura Dr.	Family	Co-Op	57
					409

Source: Canada Mortgage and Housing Corporation